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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/551,238	04/17/2000	KENNARD L WOTTOWA	ANDIP692	9703

29838 7590 03/26/2003

OPPENHEIMER WOLFF & DONNELLY, LLP (ACCENTURE)  
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PALO ALTO, CA 94304

EXAMINER

BUI, THACH H

ART UNIT	PAPER NUMBER
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3628

DATE MAILED: 03/26/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

# Office Action Summary

Application No.

09/551,238

Applicant(s)

WOTTOWA ET AL.

Examiner

Thach H Bui

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

## Status

- 1) ☐ Responsive to communication(s) filed on \_\_\_\_.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

## Disposition of Claims

- 4) ☒ Claim(s) 1-20 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-20 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_ are subject to restriction and/or election requirement.

## Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.  
If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. §§ 119 and 120

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
a) ☐ All b) ☐ Some \* c) ☐ None of:  
1. ☐ Certified copies of the priority documents have been received.  
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_.  
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).  
\* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).  
a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

## Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892) 4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948) 5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 6. 6) ☐ Other: \_\_\_\_

**DETAILED ACTION**

***Information Disclosure Statement***

1. Applicant's prior art citation filed January 29, 2003 has been received, considered and placed of record.

***Claim Rejections - 35 USC § 102***

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. Claims 1-2, 4-6, 9-12, 14-15 and 18-20, are rejected under 35 U.S.C. 102(e) as being anticipated by Lawlor et al. (U.S. Patent No. 6,202,054).

As per claim 1, Lawlor et al. disclose a practical system and method for the remote distribution of financial services (e.g. home banking and bill-paying) involves distributing portable terminals to a user base, comprising a mean in receiving an application (providing appropriate answers from prompted questions) from a customer, wherein the application includes information relating to the user and documenting relating to the user as well (see Figure 10) (col. 51 and 52, the Appendix). The system includes multiple terminals (e.g. first computer, second computer and etc.) that is capable to create an account for a customer (e.g. customer profile) and a mean to

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transmit, generate a notification of which indicates that the account has been created utilizing a net work (see Figures 1, 1A, and 2) (col. 51 and 52, the Appendix).

As per claims 2 and 4-6, Lawlor et al. have all the features of the invention. Further, Lawlor et al. also disclose a mean to associate the customer profile with the created account to identify the customer as an account holder of the account (col. 51, and 52, the Appendix).

As per claims 9-12, the claims contain features addressed in the above claims, and therefore, are rejected under the same rational. Further, Lawlor et al. disclose a database (84) to store the information.

As per claims 14-15 and 18-20, the claims contain features addressed in the above claims, and therefore, are rejected under the same rational.

### ***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

3. Claims 3, 7-8, 13 and 16-17 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor et al. in view of Pepe et al. (U.S. Patent No. 5,742,905).

As per claims 3, 8, 13 and 17, Lawlor et al. have all the features of the invention but fail to mention a printer coupled to the network and a mean to communicate using email. Pepe et al. teach a fax/printer coupled to the network and a mean to

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communicate via email (see Figures 1-3). It would have been obvious to one having ordinary skill in the art at the time the invention was made to modify the teachings of Lawlor et al., and combine with Pepe et al. to have a system that includes a printer and has a mean to communicate via email so that the customer can communicate with the financial institution.

As per claims 7 and 16, Lawlor et al. have all the features of the invention but Lawlor et al. do not mention explicitly the employment history of the customer. However, Lawlor et al. disclose a customer's checking account of which contains the amount, date of the deposits of the customer's paychecks. Customer's account can reflect the personal history (e.g. who is the current employer? What is the salary? How long does this person been employed? And etc.) of the account holder. Therefore, it would have been obvious to one skilled artisan in the art to realize that the checking account, indicated by Lawlor et al. will provide the employment history of the account holder.

### ***Conclusion***

4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Thach H Bui whose telephone number is 703-305-0063. The examiner can normally be reached on Monday-Friday, 7:30-4 p.m.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Hyung S. Sough, can be reached on 703-308-0505. The fax phone numbers for the organization where this application or proceeding is assigned are 703-

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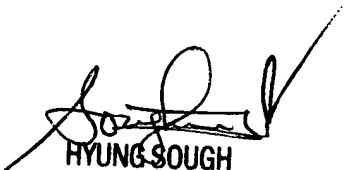
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305-7687 for regular communications and 703-305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is 703-308-1113.

T.B.  
March 21, 2003



HYUNG SOUGH  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 3600